

To Whom it May Concern,

Please please do not allow the cuts to Husky A to go through. My family is dependent up on Husky A for health coverage. I am a married mother of one disabled child, pregnant with my second child. I own my own business which makes me a modest income. My husband is a laborer who works for a small business that does not offer health insurance. Our options for health insurance are very limited. Though our disabled son is now covered for life thanks to the Katie Beckett Waiver, I am concerned about my next child and my own coverage if the cuts are made. I cannot get a normal job because of having to caretake for my disabled son when he is sick and out of school. There is no day care center who can accommodate his needs. As I understand it, if these cuts are made, I would lose Husky A coverage and not be able to enroll a new baby in Husky A once it is born.

Although the new health care marketplace is supposed to offer "affordable" health insurance for families, the best plans would cost us \$600 out of pocket per month. The worst plans would cost us over \$300 out of pocket per month and have a deductible of thousands of dollars. In BOTH scenarios, we'd have to pay a minimum of over \$4000 per year for health insurance for myself and my husband, and more when a baby comes along. Our rent, which is are largest bill, is about \$9000 per year. We simply cannot afford to pay what private health insurance would cost, and still have money to buy groceries, pay car insurance on our modest cars, and a modest phone and electric bill.

The cuts that are proposed would affect many families like mine who are in between the poverty line and what is actually a decent living where a family can afford to live without worrying about how to pay bills (somewhere in the \$40,000 to \$50,000 range in my estimate in the state of Connecticut). In my opinion, the poverty line itself should be re-evaluated because the cost of living seems to have crept up a lot quicker than the average salary. How much do you think a family spends on groceries each week? How much on rent or a mortgage? Or other necessities, such as a car, car insurance, a phone line, and electric?

Proposing to cut Husky A coverage to a family of four making 28,000 or less is going to have tragic consequences. How could a family of four even survive on 28,000 per year? It seems near impossible. It seems nearly impossible for one couple to survive on 28,000 per year, let alone a couple with two children.

I hope Dannel Malloy, who I greatly respect, will consider that families of four making more than \$28,000 per year still need help. There are many of us who will end up uninsured due to these cuts, and that is going to be a very scary place to be.

Sincerely,
Melissa Shippee